



# CHIP Insurance Survey Summary

## **Methodology**

One thousand (1,000) surveys were mailed to a random sample of CHIP families the week of December 17, 2007. The surveys were sent to two groups of 500 CHIP families: one to families below 150% FPL and another to families between 150% and 175% FPL. A total of 257 surveys were completed and returned (133 in the lower income group and 124 in the higher income group) for a 26 percent response rate. All the families in the survey sample had not been covered by Montana CHIP before their current enrollment. Each family had enrolled their child(ren) in CHIP within the last year.

## **Of all the families surveyed:**

- 70 percent reported their children did not have health insurance before enrolling in CHIP
- 30 percent reported their children did have some type of health insurance before enrolling in CHIP
- The 70/30 percent ratio was the same for both income groups (<150% FPL and >150% FPL)

## **Of the 30 percent of children who did have health insurance before enrolling in CHIP:**

- 64 percent were covered under an employer-sponsored group health insurance plan
- 32 percent were covered under a private health insurance plan
- 4 percent were covered under a different type of plan (other state's CHIP program, Caring Program of Montana)

## **Of those families whose children were covered under an employer-sponsored plan:**

- 57 percent reported that coverage ended two months or less before enrolling in CHIP
- 43 percent reported that coverage ended three months or more prior to enrolling in CHIP
- 51 percent reported they lost their children's health insurance due to a change in employment or marital status
- 33 percent reported that coverage ended because health insurance premiums were too expensive, deductibles/copayments were too high, and/or they couldn't afford insurance because of increases in other household expenses
- 8 percent reported they voluntarily dropped health insurance to apply for CHIP

## **Of those families whose children were covered under a private plan:**

- 75 percent reported that coverage ended two months or less before enrolling in CHIP
- 25 percent reported that coverage ended three months or more prior to enrolling in CHIP
- 19 percent reported they lost their children's health insurance due to a change in employment or marital status
- 68 percent reported that coverage ended because health insurance premiums were too expensive, deductibles/copayments were too high, and/or they couldn't afford insurance because of increases in other household expenses
- 13 percent reported they voluntarily dropped health insurance to apply for CHIP

**Of those families whose children received Medicaid benefits before enrolling in CHIP:**

- 73 percent reported that Medicaid benefits ended two months or less before enrolling in CHIP
- 27 percent reported that Medicaid benefits ended three months or more prior to enrolling in CHIP.
- 46 percent reported they lost their children's Medicaid benefits due to a change in employment or marital status
- 54 percent reported they were no longer eligible for Medicaid, but did not indicate why.

**While there were only minor variations between the two sample groups (<150% FPL and >150% FPL):**

- Children whose families were in the higher income group (>150% FPL) were more likely to have had previous coverage under an employer-sponsored plan (75% vs. 53%)
- Children whose families were in the lower income group (<150% FPL) were more likely to have had previous coverage under a private plan (44% vs. 20%)
- Under all plans, children whose families were in the lower income group (<150% FPL) were more likely to have lost health insurance or Medicaid benefits due to a change in employment or marital status (47% vs. 30%)

Only three families reported their children were covered under some other type of health insurance plan. Those plans were California CHIP, Utah CHIP, and the Caring Program of Montana.

<b>INCOME GUIDELINES FOR CHIP*</b> Effective February 1, 2008	
<b>Family size (including adults)</b>	<b>Family annual income (approximately)</b>
2	\$24,500
3	\$30,800
4	\$37,100
5	\$43,400
6	\$49,700
7	\$56,000
8	\$62,300
Additional income adjustments are made based on the number of family members who are employed and whether they pay for child care or care for a disabled or elderly adult. The deductions are \$1,440 for each employed adult in the family and \$2,400 for each child or dependent adult receiving care.  * If a child qualifies for Medicaid, health coverage will be provided by Medicaid.	